

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Debra Louise Glenn
Debtor

Case No. 17-00052-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 1
Total Noticed: 10

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Debra Louise Glenn, 104 Lakepoint Drive, Apartment 104, Harrisburg, PA 17111-2932
4871705 +Capital Region Water, 100 Pine Drive, Harrisburg, PA 17103-1260
4871706 Dauphin County Tax Claim Bureau, 1st Fl Dauphin County Admin Bldg,
2 S. Second Street, P.O. Box 1295, Harrisburg, PA 17108-1295

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4871704 +EDI: CAPITALONE.COM Jan 18 2020 00:08:00 Capital One, Po Box 30285,
Salt Lake City, UT 84130-0285
4871707 E-mail/Text: camanagement@mtb.com Jan 17 2020 19:15:56 M & T Bank, Po Box 844,
Buffalo, NY 14240
4884805 E-mail/Text: camanagement@mtb.com Jan 17 2020 19:15:56 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4879531 EDI: AGFINANCE.COM Jan 18 2020 00:08:00 ONEMAIN FINANCIAL, P.O. BOX 3251,
EVANSVILLE IN, 47731-3251
4919738 EDI: PRA.COM Jan 18 2020 00:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4871708 +EDI: AGFINANCE.COM Jan 18 2020 00:08:00 Springleaf, Po Box 64,
Evansville, IN 47701-0064
4871709 +EDI: RMSC.COM Jan 18 2020 00:08:00 Synchrony Bank, Po Box 965064,
Orlando, FL 32896-5064

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4919739* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Stephen Wade Parker on behalf of Debtor 1 Debra Louise Glenn Mooneybkecf@gmail.com,
R61895@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Debra Louise Glenn</u>	Social Security number or ITIN	xxx-xx-0159
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:17-bk-00052-HWV			

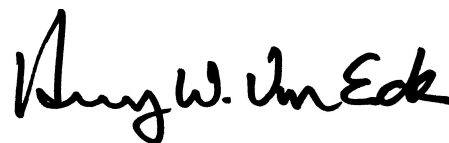
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra Louise Glenn
aka Debra Louise Arnold

By the
court:



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Patricia Ratchford, Deputy Clerk

1/17/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.